

IN THE CLAIMS:

Please amend claim 1 and add new claims 14 and 15, as follows.

1. (Currently Amended) A method of allocating income to a user savings account and to payees, said method including:

receiving user financial information, wherein said user financial information includes at least one of user income information related to user income, user income source information related to user income sources, user debt information related to user debts to said payees, and user goal information related to user goals;

providing at least one recommendation, wherein said recommendation includes ~~suggestions for minimizing user debt payments and maximizing user savings~~ paying less than the current bill on a debt;

establishing a payment hierarchy based at least in part on said recommendation, wherein said payment hierarchy includes at least a portion of said user income allocated to said user savings account and a portion of said user income allocated to said user debts;

acquiring user income;

transferring at least a portion of said user income, based at least in part upon said payment hierarchy, to at least one of said user savings account and said payees; and,

providing loyalty points to at least one of (i) said user, (ii) at least one of said user income sources, and (iii) at least one of said payees,

wherein said step of acquiring user income includes obtaining information related to user loyalty points, converting said user loyalty points to a currency value, and applying said currency value to said user savings account.

2. (Previously Presented) The method of claim 1, wherein said step of providing loyalty points includes providing loyalty points based upon at least one of said acquiring step and said transferring step.

3. (Previously Presented) The method of claim 1, wherein said step of providing loyalty points includes providing loyalty points based upon said transferring step, wherein said transferring step transfers said user income to said user savings in such an amount which is substantially equal to said user goal.

4. (Previously Presented) The method of claim 1, wherein said step of providing loyalty points includes providing loyalty points based upon said transferring step, wherein said transferring step transfers said user income to said user savings in substantial compliance with said payment hierarchy.

5. (Previously Presented) The method of claim 1, wherein said step of providing loyalty points includes providing loyalty points based upon said transferring step, wherein said transferring step transfers said user income to said user debts in substantial compliance with said payment hierarchy.

6. (Previously Presented) The method of claim 1, wherein said step of providing loyalty points includes providing loyalty points based upon said transferring step, wherein said transferring step transfers a certain amount of said user income to said user debts, wherein said certain amount is a minimum amount due for said user debts.

7. (Previously Presented) The method of claim 1, wherein said step of providing loyalty points includes providing loyalty points based upon said transferring step occurring automatically without user approval.

8. (Cancelled)

9. (Previously Presented) The method of claim 1, wherein said information related to user loyalty points is maintained in a third party loyalty system.

10. (Cancelled)

11. (Previously Presented) The method of claim 1, wherein said step of providing loyalty points includes a third party providing loyalty points to at least one of (i) said user, (ii) at least one of said user income sources, and (iii) at least one of said payees.

12. (Previously Presented) The method of claim 1, wherein said step of providing loyalty points includes a third party providing loyalty points to at least one of (i) said user, (ii) at least one of said user income sources, and (iii) at least one of said payees based upon said transferring step, wherein said transferring step transfers user income to a user savings account maintained by said third party.

13. (Previously Presented) The method of claim 1, wherein probability modeling is used to facilitate said step of providing at least one recommendation.

14. (New) The method of claim 1, wherein loyalty points are provided to said user when less than the full amount of a bill on a debt is paid.

15. (New) A method of allocating income to a user savings account and to payees, said method including:

receiving user financial information, wherein said user financial information includes at least one of user income information related to user income, user income source information related to user income sources, user debt information related to user debts to said payees, and user goal information related to user goals;

providing at least one recommendation, wherein said recommendation includes suggestions for minimizing user debt payments and maximizing user savings;

establishing a payment hierarchy based at least in part on said recommendation, wherein said payment hierarchy includes at least a portion of said user income allocated to said user savings account and a portion of said user income allocated to said user debts;

acquiring user income;

transferring at least a portion of said user income, based at least in part upon said payment hierarchy, to at least one of said user savings account and said payees; and,

providing loyalty points to at least one of (i) said user, (ii) at least one of said user income sources, and (iii) at least one of said payees,

wherein said step of acquiring user income includes obtaining information related to user loyalty points, converting said user loyalty points to a currency value, and applying said currency value to said user savings account, and

wherein said payment hierarchy includes at least one user identified bill that is to be paid before a portion of said user income is transferred to said user savings account, and at least one user identified bill that is to be paid after a portion of said user income is transferred to said user saving account.